Many Minnesotans cannot afford a home.
Rent and home values continue to rise while incomes decline or remain stagnant, putting a modest apartment or homeownership out of reach.

- **Median Rent 2017**: $781
- **Median Rent 2000**: $650
- **Median Renter Income 2000**: $27,873
- **Median Renter Income 2017**: $29,133
- **Median Home Value 2000**: $148,816
- **Median Home Value 2017**: $188,100

**2017 Median Owner Income**: $62,725
**2000 Median Owner Income**: $60,951

- **2017 Median Renter Income**: $29,133
- **2000 Median Renter Income**: $27,873

- **% White Households that are Homeowners**: 79%
- **% People of Color Households that are Homeowners**: 46%

**1,640** Extremely low-income (ELI) households
**504** Available units affordable to ELI

**201** Evictions in 2017
**165** Evictions in 2015

**70** Foreclosures in 2017
**129** Foreclosures in 2015

Many Minnesotans are experiencing cost burden.
When housing costs require more than 30 percent of a household’s income each month, families are more likely to have insufficient resources to pay for basic needs, like food and medicine. Yet more than 572,000 Minnesota households are cost burdened.

- **Total Cost-Burdened Households**: 7,455
- **Cost Burdened Senior Renter Households**: 923
- **Severely Cost Burdened Renter Households**: 1,202
- **Cost Burdened Senior Owner Households**: 1,870
- **Severely Cost Burdened Owner Households**: 1,801

**Renters**
- **2000**: 37%
- **2017**: 17%
- **Less than $20,000**: 45%
- **$20,000-$34,999**: 60%
- **$35,000-$49,999**: 41%
- **More than $50,000**: 9%

**Owners**
- **2000**: 59%
- **2017**: 28%
- **Seniors**: 41%
In-demand jobs don’t cover housing costs. The median earnings for most of the top in-demand and high-growth jobs throughout Minnesota do not cover housing costs for a two-bedroom apartment or the mortgage for a median-value home.

WAGES & HOUSING AFFORDABILITY IN CROW WING COUNTY

| TOP IN-DEMAND JOBS, 2017 | RETAIL SALES | 25,701 | +13% |
| | RETAIL SUPERVISOR | 31,760 | +9% |
| | PERSONAL CARE AIDE | 24,623 | +24% |
| | CASHIER | 21,811 | +5% |
| | FOOD PREP & SERVING | 21,449 | +5% |

| FAST GROWING JOBS BY 2026 | HOME HEALTH AIDE | 27,459 | +37% |
| | PERSONAL CARE AIDE | 26,395 | +37% |
| | CUSTOMER SERVICE | 35,172 | +14% |

Salary needed to afford median-value home $56,430
Salary needed to afford two-bedroom apartment $31,880
Projected job growth by 2026 26,629

In-demand jobs don’t cover housing costs. The median earnings for most of the top in-demand and high-growth jobs throughout Minnesota do not cover housing costs for a two-bedroom apartment or the mortgage for a median-value home.

Our housing stock won’t meet the needs of a growing Minnesota. Housing production is not keeping up with demand, undermining the economic development and prosperity of many communities, and worsening housing disparities for seniors and households of color.

| Total population growth by 2035 | 4419 |
| Growth in # of people of color (POCI)* | 85% |
| POCI % of overall population in 2035 | 11% |

| Total senior population by 2035 | 20,094 |
| Growth in # of seniors by 2035 | 47% |
| Senior % of overall population in 2035 | 29% |

| % rental units built before 1960 | 26% |
| Multi-family units permitted in 2017 | 8 |
| Multi-family units permitted in 2015 | 118 |

| % single family homes built before 1960 | 24% |
| Single-family units permitted in 2017 | 346 |
| Single-family units permitted in 2015 | 321 |


*Homeownership rates and growth estimates for POCI are regional